



September 8, 2005

FDIC Regional Office Director John F. Carter 25 Jessie Street At Ecker Square Suite 2300 San Francisco, California 94105

Dear Mr. Carter,

As you know Wal-Mart has been extremely hard on small rural communities and almost wiping out entire Down Town areas that were once flourishing. I am in one of those towns where a neighboring town has a Wal-Mart and has made businesses disappear. I'm afraid in this small town if Wal-Mart were to get into banking small community banks would go along the same lines as the small businesses that once were dotted across our town. Wal-Mart tends to choke out their competition whatever the costs. Community banks are a vital part of all small towns providing convenience and community participation that Wal-Mart wouldn't supply. Wal-Mart has almost a strangle hold on our economy the way it is. If we add in banking it would only strengthen an already uncontrollable giant. Please reject Wal-Mart's application for deposit insurance.

Sincerely,

Darren Janssen Ag Loan Øfficer

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